Case 08-14394 Doc 1 Filed 06/05/08 Entered 06/05/08 09:50:56 Desc Main Document Page 1 of 13

B1 (Official Form 1)	(1/08)				oamon		go <u> </u>					
		United No			ruptcy of Illino					Vol	luntary	Petition
Name of Debtor (if i		ter Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of So (if more than one, state xxx-xx-2034	c. Sec. or Ind	lividual-Taxp	ayer I.D. ((ITIN) No./	Complete E	IN Last for (if more	our digits o		r Individual-'	Гахрауег I	D. (ITIN) N	o./Complete EIN
Street Address of De 3065 Kathe La Waukegan, IL	`		and State)):			Street Address of Joint Debtor (No. and Street, City, and State):					
				Г	ZIP Code 60085	;						ZIP Code
County of Residence	or of the Prir	ncipal Place o	of Busines		00003	Count	y of Reside	ence or of the	Principal Pl	ace of Busi	iness:	1
Lake												
Mailing Address of I	Debtor (if diffe	erent from str	reet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from str	eet address):	
				_	ZIP Code	;						ZIP Code
Location of Principal (if different from stre			r			<u> </u>						1
Туре	of Debtor			Nature	of Business	3		Chapter	r of Bankruj	otcy Code	Under Whi	ch
	f Organization))		(Check one box)					Petition is F	iled (Check	one box)	
(Cne	ck one box)			ilth Care Bu		s defined	Chapt		ПС	hanter 15 E	Petition for R	ecognition
Individual (includ		,	in 1	Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)			Tined ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding					
See Exhibit D on ☐ Corporation (incl		-	☐ Railroad ☐ Stockbroker				☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
☐ Partnership	udes LLC and	ILLF)	☐ Commodity Broker				☐ Chapter 13 of a Foreign Nonmain Proceeding					
☐ Other (If debtor is	not one of the a	above entities.		☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiz					Notur	e of Debts		
check this box and			-							k one box)		
							Debts are primarily consumer debts, Debts are primarily consumer debts,					
			und	er Title 26	of the Unite	d States	States "incurred by an individual primarily for					
				le (the Inter	nal Revenu	e Code).	a perso	onal, family, or	•	•		
	_	Fee (Check or	ne box)			I	one box:	a small busin	Chapter 11		. 11 11 2 6 3	R 101(51D)
Full Filing Fee at		1:	11 4 1	1 1 1	1 > 3.5							.C. § 101(51D).
attach signed application for the court's consideration certifying that the debtor				tor 🗖	Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed)							
is unable to pay f	•			` '		`. _	to insiders or affiliates) are less than \$2,190,000.					
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes: A plan is being filed with this petition.							
					Acceptan	ces of the pla	ın were solici	ted prepeti	tion from on	e or more		
Statistical/Administ	rative Inforn	nation					classes of	creditors, in			FOR COURT	
☐ Debtor estimates			e for distri	bution to u	nsecured cr	editors.				, bi riel ib	ron cooni	OSE ONET
Debtor estimates there will be no f						ive expense	es paid,					
Estimated Number of		c for distribut	ion to una	secured erec	intois.				1			
1- 50- 49 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets		_	_	_		_	_	_	1			
\$0 to \$50,001			\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001						
\$50,000 \$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion				
Estimated Liabilities												
\$0 to \$50,001 \$50,000 \$100,000	to \$100,001 to		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million			\$500,000,001 to \$1 billion	More than				

Case 08-14394 Doc 1 Filed 06/05/08 Entered 06/05/08 09:50:56 Desc Main Document Page 2 of 13

Page 2 Name of Debtor(s): **Voluntary Petition** Maggiefield, Tareen (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Edwin L. Feld June 3, 2008 Signature of Attorney for Debtor(s) (Date) Edwin L. Feld Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tareen Maggiefield

Signature of Debtor Tareen Maggiefield

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 3, 2008

Date

Signature of Attorney*

X /s/ Edwin L. Feld

Signature of Attorney for Debtor(s)

Edwin L. Feld 6188070

Printed Name of Attorney for Debtor(s)

Feld & Korrub, LLC

Firm Name

29 South LaSalle Street Suite 328 Chicago, IL 60603

Address

312-263-2100 Fax: 312-263-9838

Telephone Number

June 3, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Maggiefield, Tareen

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

■ ▼	V
1	•

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T 7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-14394 Doc 1 Filed 06/05/08 Entered 06/05/08 09:50:56 Desc Main Document Page 4 of 13

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Tareen Maggiefield		Case No.	
_		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-14394 Doc 1 Filed 06/05/08 Entered 06/05/08 09:50:56 Desc Main Document Page 5 of 13

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Tareen Maggiefield Tareen Maggiefield
Date: June 3, 2008

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-14394 Doc 1 Filed 06/05/08 Entered 06/05/08 09:50:56 Desc Main Document Page 7 of 13

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by \S 342(b) of the Bankruptcy Code.

Edwin L. Feld	m X /s/ Edwin L. Feld	June 3, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
29 South LaSalle Street		
Suite 328		
Chicago, IL 60603		
312-263-2100		
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor we received and read this notice.	
Tareen Maggiefield	X /s/ Tareen Maggiefield	June 3, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
 -	Signature of Joint Debtor (if any)	Date

Aarons 3615 Avenue of the Cities Moline, IL 61265

Absolute Resolutions c/o Affiliated Credit Services PO Box 1329 Rochester, MN 55903

Advance Till Payday 2303 Grand Ave Waukegan, IL 60085

Allied Interstate 3000 Corporate Exchange Drive 5th Floor Columbus, OH 43231

AOL PO Box 30623 Tampa, FL 33630

Asset Acceptance PO Box 2036 Warren, MI 48090

AT&T PO Box 8100 Aurora, IL 60507

Black Hawk College c/o H&R Accts 4950 38th Ave Moline, IL 61265

Cavalry Portfolio Services PO Box 1017 Hawthorne, NY 10532

CBCS 236 E Town Street Columbus, OH 43215 Check into Cash 3024 S Belvedere Waukegan, IL 60085

Checkrite 6215 W Howard Street Niles, IL 60714

CMC Inc PO Box 1408 Racine, WI 53401

Collins Financial c/o Paragon Way PO Box 42829 Austin, TX 78704

ComEd Bill Payment Center Chicago, IL 60668

Cottonwood Financial c/o TX Collect 2101 W Ben White Blvd Austin, TX 78704

CPA 13355 Noel Road Dallas, TX 75240

Darrick, Martin 2608 Gentle Dr Flower Mound, TX 75028

Dupage Clerk of the Circuit Court 505 County Farm Rd Wheaton, IL 60187

Family Dollar Store 1313 S. Lewis Waukegan, IL 60085

First Midwest Bank 50 W. Jefferson Joliet, IL 60432

Fred Woller 111 c/o Quad Corp 3536 Jersey Ridge Davenport, IA 52807

Global Payments Check Services 6215 W Howard Niles, IL 60714

Health South Surgery Center 1900 Hollister Dr, #100 Libertyville, IL 60048

IH Mississippi Valley CU PO Box 1010 Moline, IL 61266

Jumers Casino c/o Certegy PO Box 30031 Tampa, FL 33630

Kwik Shop c/o Trac A Chec PO Box 2764 Davenport, IA 52809

Latoya Miller 2009 Pershing Davenport, IA 52803

LVNV Funding PO Box 10497 Greenville, SC 29603

M.A. Greene 12191 W 64th Ave, Suite 111D Arvada, CO 80004

Mark Griffin 245 53rd Moline, IL 61265 MCI PO Box 17890 Denver, CO 80217

Mediacom 90 Main Street Benton, KY 42025

Meijers PO Box 960003 Orlando, FL 32896

Midamerican Emergency c/o CBE Group 131 Tower Park Dr, PO Box 900 Waterloo, IA 50704

MidAmerican Energy PO Box 8020 Davenport, IA 52808

Midland Credit Management PO Box 939019 San Diego, CA 92193

Montgomery Ward c/o Neal Tenen PO Box 56028 Sherman Oaks, CA 91413

NAFS 165 Lawrnece Bell Dr # 100 Williamsville, NY 14221

NCO 507 Prudential Road Horsham, PA 19044

Nelnet PO Box 17460 Denver, CO 80217

NICOR PO Box 310 Aurora, IL 60507 Paragon Way 2101 W Ben White Blvd Austin, TX 78704

Payday Loan Store 2510 W Grand Ave Waukegan, IL 60085

Professional Collection Agencies PO Box 66430 15111 8th Ave SW #300 Seattle, WA 98166

QC Financial c/o Paragon Way 2101 W Ben White Blvd Austin, TX 78704

Rhythm City Casino c/o Certegy PO Box 30031 Tampa, FL 33630

ROI Services PO Box 2488 Reston, VA 20195

ROI Services 580 Herndon Pkwy, Suite 100 Herndon, VA 20170

Ryans 391/Moline c/o Certegy PO Box 038997 Tuscaloosa, AL 35403

SBC PO Box 769 Arlington, TX 76004

Schneider, K MD 1900 Hollister Dr, #100 Libertyville, IL 60048 Speedway c/o National Revenue Po Box 13620 Columbus, OH 43213

Sprint PO Box 6419 Carol Stream, IL 60197

SW Credit Systems 5910 W Plano Pkwy Suite 100 Plano, TX 75093

TCF National Bank PO Box 1501 Minneapolis, MN 55480

Term City c/o ABA 300 1/2 S 2nd Street, PO Box 1600 Clinton, IA 52733

Trackers Inc 1970 Spruce Hills Drive Bettendorf, IA 52722

UCB Collections 5620 Southwyck Blvd Toledo, OH 43614

Walgreen's 200 Wilmot Rd Deerfield, IL 60015